

## **ABSTRACT OF THE DISCLOSURE**

Methods and apparatus for providing electronic coupons from a processor to a user device are provided. In operation, the user device determines information identifying a user and requests, from a processor, an electronic coupon based on user's identity. The processor then determines a profile of the user and selects at least one electronic coupon. The processor provides the coupon to the user device, such that the coupon may be redeemed directly from the user device. The system for providing electronic coupons may include databases for profiles of a plurality of users and a plurality of electronic coupons. Accordingly, the processor may select one or more electronic coupons which are targeted to the user.